

House Bill 42

By: Representatives Turner of the 21st, Hawkins of the 27th, Cooper of the 43rd, Bennett of the 94th, Martin of the 49th, and others

A BILL TO BE ENTITLED

AN ACT

To amend various titles of the Official Code of Georgia Annotated so as to prohibit professional licensing boards from refusing to issue a license or suspending or revoking the license of a person who is a borrower in default under an educational loan issued through the Georgia Higher Education Assistance Corporation or through a federal agency; to provide for related matters; to repeal conflicting laws; and for other purposes.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

SECTION 1.

Code Section 2-7-102 of the Official Code of Georgia Annotated, relating to grounds for denial, suspension, revocation, or modification of license, permit, or certification for the use and handling of pesticides, is amended by revising subsection (d) as follows:

"(d) The Commissioner shall not suspend any pesticide contractor's license or certified commercial pesticide applicator's license or refuse to grant or renew either license ~~upon notice to the Commissioner by the Georgia Higher Education Assistance Corporation that:~~

~~(1) The of an~~ applicant for or holder of either such license who is a borrower in default who is not in satisfactory repayment status under the Georgia Higher Education Loan Program as determined by the Georgia Higher Education Assistance Corporation or who has been certified by any entity of the federal government for nonpayment or default or breach of a repayment or service obligation under any federal educational loan, loan repayment, or service conditional scholarship program as defined in Code Section 20-3-295; and

~~(2) The hearings and appeals procedures provided in Code Section 20-3-295, where applicable, shall be the only such procedures required under this article."~~

SECTION 2.

Chapter 1 of Title 7 of the Official Code of Georgia Annotated, relating to financial institutions, is amended in Code Section 7-1-693, relating to applicant or licensee to engage

in the sale of payment instruments or money transmissions as borrower in default, by revising subsection (a) as follows:

"(a) Where an applicant or licensee has been found to be a borrower in default, ~~as defined in Code Section 20-3-295 under the Georgia Higher Education Loan Program as determined by the Georgia Higher Education Assistance Corporation or has been certified by any entity of the federal government for nonpayment or default or breach of a repayment or service obligation under any federal educational loan, loan repayment, or service conditional scholarship program,~~ such action shall not be sufficient grounds for refusal of a license or suspension of a license. ~~In such actions, the hearing and appeal procedures provided for in said Code section shall be the only procedures required under this article. The department shall be permitted to share, without liability, information on its applications or other forms with appropriate state agencies to assist them in collecting outstanding student loan debt.~~"

SECTION 3.

Said chapter is further amended in Code Section 7-1-708.1, relating to denial or suspension of license to cash payment instruments for student borrowers in default, by revising subsection (a) as follows:

"(a) Where an applicant or licensee has been found to be a borrower in default, ~~as defined in Code Section 20-3-295 under the Georgia Higher Education Loan Program as determined by the Georgia Higher Education Assistance Corporation or has been certified by any entity of the federal government for nonpayment or default or breach of a repayment or service obligation under any federal educational loan, loan repayment, or service conditional scholarship program,~~ such action shall not be sufficient grounds for denial of an application or suspension of a license. ~~In such actions, the hearing and appeal procedures provided for in said Code section shall be the only procedures required under this article. The department shall be permitted to share, without liability, information on its applications or other forms with appropriate state agencies to assist them in collecting outstanding student loan debt.~~"

SECTION 4.

Said chapter is further amended in Code Section 7-1-1017, relating to suspension or revocation of licenses, registrations, or mortgage broker education approval for mortgage lenders and mortgage brokers, notice, judicial review, and effect on preexisting contract, by revising paragraph (3) of subsection (a) as follows:

"(3) Where an applicant or licensee has been found to be a borrower in default as provided in Code Section 20-3-295 under the Georgia Higher Education Loan Program

as determined by the Georgia Higher Education Assistance Corporation or has been certified by any entity of the federal government for nonpayment or default or breach of a repayment or service obligation under any federal educational loan, loan repayment, or service conditional scholarship program, such action shall not be sufficient grounds for refusal of a license or suspension of a license. ~~In such actions, the hearing and appeal procedures provided for in Code Section 20-3-295 shall be the only such procedures required under this article."~~

SECTION 5.

Code Section 12-6-49.2 of the Official Code of Georgia Annotated, relating to the suspension of a registered forester license, borrowers in default, and hearing and appeal procedures, is amended by revising as follows:

"12-6-49.2.

(a) As used in this Code section, the term:

(1) 'Agency' means the Georgia Higher Education Assistance Corporation created in Code Section 20-3-263 which is responsible for administering a program of guaranteed educational loans to eligible students and eligible parents known as the Georgia Higher Education Loan Program.

(2) 'Borrower' means an individual who borrowed a guaranteed educational loan under the Georgia Higher Education Loan Program.

(3) 'Default' means default as defined by federal law under the Higher Education Act of 1965.

(4) 'Satisfactory repayment status' means the borrower has agreed to repay the defaulted loan to the agency and has made a payment in the most recent prior 60 days.

(b) The board shall not suspend, ~~as provided for in Code Section 20-3-295,~~ the license of any registered forester ~~upon receipt of a record from the agency stating that such licensee~~ who is a borrower in default who is not in satisfactory repayment status as determined by the agency or who has been certified by any entity of the federal government for nonpayment or default or breach of a repayment or service obligation under any federal educational loan, loan repayment, or service conditional scholarship program.

(c) The board shall not deny the application for renewal, ~~as provided for in Code Section 20-3-295,~~ of any applicant or licensee ~~upon receipt of a record from the agency stating that such licensee is~~ who is a borrower in default who is not in satisfactory repayment status as determined by the agency or who has been certified by any entity of the federal government for nonpayment or default or breach of a repayment or service obligation under any federal educational loan, loan repayment, or service conditional scholarship program.

~~(d) Notwithstanding any other provisions of law, the hearings and appeals procedures provided for in Code Section 20-3-295, where applicable, shall be the only such procedures required to suspend a license or deny the issuance or renewal of an application for a license under this part."~~

SECTION 6.

Part 2 of Article 7 of Chapter 3 of Title 20 of the Official Code of Georgia Annotated, relating to the Georgia Higher Education Assistance Corporation, is amended by revising Code Section 20-3-295, relating to the corporation to maintain certified list of borrowers in default, administrative hearings, and appeals, as follows:

"20-3-295.

(a) As used in this Code section, the term:

(1) 'Agency' means the Georgia Higher Education Assistance Corporation created in Code Section 20-3-263 which is responsible for administering a program of guaranteed educational loans to eligible students and eligible parents known as the Georgia Higher Education Loan Program.

(2) 'Applicant' means any person applying for issuance or renewal of a license.

(3) 'Borrower' means an individual who borrowed a guaranteed educational loan under the Georgia Higher Education Loan Program.

~~(4) 'Certified list' means a list provided by the agency of the names of borrowers who default on guaranteed educational loans made under the Georgia Higher Education Loan Program and are not in a satisfactory repayment status; provided, however, the term default shall not include any obligation which is restructured or which is discharged under hardship provisions under the federal Bankruptcy Code. Reserved.~~

(5) 'Default' means default as defined by federal law under the Higher Education Act of 1965.

(6) 'License' means a certificate, permit, registration, or any other authorization issued by any licensing entity that allows a person to engage in a profession, business, or occupation.

(7) 'Licensee' means any person holding a license.

(8) 'Licensing entity' means any state agency, department, or board of this state which issues or renews any license, certificate, permit, or registration to authorize a person to engage in a profession, business, or occupation, including those under Article 3 of Chapter 7 of Title 2, the 'Georgia Pesticide Use and Application Act of 1976'; Article 13 of Chapter 1 of Title 7, relating to mortgage lenders and mortgage brokers; Chapter 5 of Title 10, the 'Georgia Uniform Securities Act of 2008,' relating to securities salespersons and investment adviser representatives; Part 2 of Article 1 of Chapter 6 of Title 12,

relating to foresters; Chapter 4 of Title 26, relating to pharmacists; Chapter 23 of Title 33, relating to insurance agents, counselors, and other personnel; Chapter 1 of Title 43, relating to professions and businesses; Chapter 3 of Title 43, relating to accountants; Chapter 39A of Title 43, relating to real estate appraisers; or Chapter 40 of Title 43, relating to real estate brokers and salespersons.

(9) 'Satisfactory repayment status' means the borrower has agreed to repay the defaulted loan to the agency and has made a payment in the most recent prior 60 days.

~~(b) The agency shall maintain a state-wide certified list of borrowers in default who have not made satisfactory arrangements to ensure voluntary repayment. The certified list must be updated on a monthly basis. The agency shall submit to each licensing entity a certified list with the name, social security number, if known, date of birth, and last known address of each person on the list. No licensing entity shall refuse to issue nor suspend or revoke a license to an applicant or licensee who is a borrower in default who is not in satisfactory repayment status as determined by the agency or who has been certified by any entity of the federal government for nonpayment or default or breach of a repayment or service obligation under any federal educational loan, loan repayment, or service conditional scholarship program.~~

~~(c) On or before January 1, 1999, all licensing entities shall implement procedures to accept and process the list provided by the agency in accordance with this Code section. Such procedures should be substantially similar if not identical to those implemented to comply with Code Section 19-11-9.3.~~

~~(d) Promptly after receiving the certified list from the agency, all licensing entities shall determine whether an applicant or licensee is on the most recent certified list. If an applicant or licensee is on the certified list, the licensing entity shall immediately notify the agency. That notification shall include the applicant's or licensee's last known mailing address on file with the licensing entity.~~

~~(e) After receiving notice from the licensing entity of applicants or licensees who are on the certified list, the agency shall immediately notify those individuals as specified in subsection (f) of this Code section of the agency's intent to request that all pertinent licensing entities suspend all licenses or withhold issuance or renewal of any license.~~

~~(f) Notice for purposes of this Code section shall be initiated by the agency. Notice to the borrower in default shall include the address and telephone number of the agency and shall inform the borrower in default of the agency's intent to submit the borrower's name to the relevant licensing entities and to request that the relevant licensing entities withhold issuance or renewal of the license or suspend the license. The notice must also inform the borrower in default of the following:~~

~~(1) The borrower in default has 20 days from the date of mailing to enter into a satisfactory repayment status. If the borrower in default fails to enter into a satisfactory repayment status or does not respond within that time, the agency will send notice to the appropriate licensing entities and request that the licenses be suspended or the licensure applications be denied;~~

~~(2) The borrower in default may request an administrative hearing and judicial review of that hearing under subsection (g) of this Code section. A request for a hearing must be made in writing and must be received by the agency within 20 days of service of notice; and~~

~~(3) If the borrower in default requests a hearing within 20 days of service, the agency shall stay all action pending the hearing and any appeals.~~

~~(g) All borrowers in default subject to the sanctions imposed in this Code section shall have the right to a hearing before an administrative law judge of the Office of State Administrative Hearings pursuant to Article 2 of Chapter 13 of Title 50. A borrower in default who requests a hearing within the time prescribed in subsection (f) of this Code section shall have the right to a hearing. The hearing shall be conducted as provided in Article 2 of Chapter 13 of Title 50 within 45 days after such demand is received. The only issues at the hearing will be whether:~~

~~(1) There is an outstanding guaranteed educational loan;~~

~~(2) The licensee or applicant is the borrower named in the loan;~~

~~(3) The borrower is or is not in default;~~

~~(4) The borrower has entered into a satisfactory repayment status;~~

~~(5) The loan obligation is not enforceable; and~~

~~(6) The loan has been restructured or the loan has been discharged under hardship provisions under the federal Bankruptcy Code.~~

~~With respect to the issues listed in this subsection, evidence relating to the ability and willingness of a borrower to repay the loan shall be considered in making the decision either to suspend a license or deny the issuance or renewal of a license under this Code section. The administrative law judge shall be authorized to enter into an agreement or enter an order requiring periodic payments, and, in each event, the administrative law judge shall be authorized to issue a release for the borrower to obtain each license or licenses.~~

~~(h) The decision at the hearing shall be subject to appeal and judicial review pursuant to Article 2 of Chapter 13 of Title 50 but only as to those issues referred to in subsection (g) of this Code section. Notwithstanding any hearing requirements for suspension and denials within each licensing entity, the hearing and appeal procedures outlined in this Code section shall be the only hearing required to suspend a license or deny the issuance or renewal of a license under this Code section.~~

~~(i) The agency shall prescribe release forms for its use. When the borrower is determined to be in satisfactory repayment status or is determined to be not in satisfactory repayment status but has been determined in a hearing pursuant to subsection (g) of this Code section to be unable to comply with the terms of the loan agreement or to be not willfully out of compliance with such loan agreement, the agency shall mail to the borrower in default and the appropriate licensing entity a notice of release stating such determination. The receipt of a notice of release shall serve to notify the borrower in default and the licensing entity that, for the purpose of this Code section, he or she is in satisfactory repayment status, and the licensing entity shall promptly thereafter issue or reinstate the license, unless the agency, pursuant to subsection (b) of this Code section, certifies subsequent to the issuance of a notice of release that the borrower in default is once again not in satisfactory repayment status.~~

~~(j) The agency may enter into interagency agreements with state agencies that have responsibility for the administration of licensing entities as necessary to implement this Code section. Those agreements shall provide for the receipt by other state agencies and boards of federal funds to cover that portion of costs allowable under federal law and regulation and incurred by state agencies and boards in implementing this Code section.~~

~~(k) Any licensing entity receiving an inquiry as to the license status of an applicant who has had an application for issuance or renewal of a license denied under this Code section shall respond only that the license was suspended or the licensure application was denied pursuant to this Code section.~~

~~(l) The agency shall, and the licensing entities as appropriate may, adopt regulations necessary to implement this Code section."~~

SECTION 7.

Code Section 26-4-60 of the Official Code of Georgia Annotated, relating to grounds for suspension, revocation, or refusal to grant licenses to pharmacists, is amended by revising subsection (k) as follows:

"(k) The board shall not have the power to suspend any license issued under Article 3 of this chapter when such holder is a borrower in default who is not in satisfactory repayment status as provided in Code Section 20-3-295 under the Georgia Higher Education Loan Program as determined by the Georgia Higher Education Assistance Corporation or who has been certified by any entity of the federal government for nonpayment or default or breach of a repayment or service obligation under any federal educational loan, loan repayment, or service conditional scholarship program. The board shall also not have the power to deny the application for issuance or renewal of a license under Article 3 of this chapter when such applicant is a borrower in default ~~who is not in satisfactory repayment~~

~~status as provided in Code Section 20-3-295 under the Georgia Higher Education Loan Program as determined by the Georgia Higher Education Assistance Corporation or has been certified by any entity of the federal government for nonpayment or default or breach of a repayment or service obligation under any federal educational loan, loan repayment, or service conditional scholarship program. The hearings and appeals procedures provided for in Code Section 20-3-295 shall be the only such procedures required to suspend or deny any license issued under Article 3 of this chapter."~~

SECTION 8.

Article 1 of Chapter 23 of Title 33 of the Official Code of Georgia Annotated, relating to licensing insurance agents, agencies, subagents, counselors, and adjusters, is amended in Code Section 33-23-21, relating to grounds for refusal, suspension, or revocation of licenses to sell insurance, by revising paragraphs (21) through (23) as follows:

~~"(21) Is a borrower in default who is not in satisfactory repayment status as defined by Code Section 20-3-295; for violations of this paragraph only, any hearing and appeal procedures conducted pursuant to Code Section 20-3-295 shall be the only such procedures required to suspend, deny, or revoke any license under this title;~~

~~(22)~~ In relation to the licensee's ability to transact the business of insurance, has had a license, permit, authorization, registration, or privilege refused, revoked, suspended, limited, or restricted by any federal, state, county, municipality, territory, military, or other legal authority authorized to issue licenses, permits, authorizations, registrations, or privileges to conduct business within its respective jurisdiction; otherwise has failed to comply with the legal requirements related to the license, permit, authorization, registration, or privilege; or has had other disciplinary action taken against him or her by any such lawful authority; or

~~(23)~~(22) Has failed to report to the department within 60 days of the action taken, any refusal, revocation, suspension, limitation, or restriction of any license, permit, authorization, registration, or privilege of any lawful authority referenced in paragraphs (18) or ~~(22)~~(21) of this Code section."

SECTION 9.

Said article is further amended by adding a new Code section to read as follows:

"33-23-21.1.

The Commissioner shall not refuse to issue nor suspend or revoke a license of an applicant for or holder of a license who is a borrower in default under the Georgia Higher Education Loan Program as determined by the Georgia Higher Education Assistance Corporation or who has been certified by any entity of the federal government for nonpayment or default

276 or breach of a repayment or service obligation under any federal educational loan, loan
 277 repayment, or service conditional scholarship program."

278 **SECTION 10.**

279 Said article is further amended in Code Section 33-23-22, relating to notice of suspension or
 280 revocation of license, hearing, and appeals, by revising as follows:

281 "33-23-22.

282 (a) Any license, other than a probationary license or inactive license as described in
 283 subsection ~~(b)~~ (a) of Code Section 33-23-19, may be suspended or revoked as provided by
 284 Code Section 33-23-21 and subsection (b) of Code Section 33-23-19, and the
 285 Commissioner shall give notice of such action to the applicant for or holder of the license
 286 and any insurer or agent whom the applicant or licensee represents or who desires that the
 287 applicant or licensee be licensed. The procedure for conduct of hearings set forth in
 288 Chapter 2 of this title shall be followed in all cases except those cases pursuant to
 289 paragraph (20) ~~or (21)~~ of Code Section 33-23-21 which shall only require the hearings
 290 provided for in ~~either~~ said paragraph.

291 (b) Appeal from any order or decision of the Commissioner made pursuant to this chapter
 292 shall be taken as provided in Chapter 2 of this title."

293 **SECTION 11.**

294 Title 43 of the Official Code of Georgia Annotated, relating to professions and businesses,
 295 is amended in Code Section 43-1-19, relating to grounds for refusing to grant or revoking
 296 licenses, application of Administrative Procedure Act, subpoena powers, disciplinary actions,
 297 judicial review, reinstatement, investigations, complaints, surrender, and probationary license
 298 regarding professional licensing boards, by adding "or" at the end of paragraph (10) of
 299 subsection (a), by replacing "; or" at the end of paragraph (11) of subsection (a) with a
 300 period, and by repealing paragraph (12) of subsection (a).

301 **SECTION 12.**

302 Said title is further amended by revising Code Section 43-1-29, relating to suspension of
 303 license for nonpayment of student loans, procedure, and reinstatement regarding professional
 304 licensing boards, as follows:

305 "43-1-29.

306 A professional licensing board shall not suspend the license of a person licensed by that
 307 board who is a borrower in default under the Georgia Higher Education Loan Program as
 308 determined by the Georgia Higher Education Assistance Corporation or who has been
 309 certified by a federal agency and reported to the board any entity of the federal government

for nonpayment or default or breach of a repayment or service obligation under any federal educational loan, loan repayment, or service conditional scholarship program. ~~Prior to the suspension, the licensee shall be entitled to notice of the board's intended action and opportunity to appear before the board according to procedures set forth by the division director in rules and regulations. A suspension of a license under this Code section is not a contested case under Chapter 13 of Title 50, the 'Georgia Administrative Procedure Act.'~~ A license suspended under this Code section shall not be reinstated or reissued until the person provides the licensing board a written release issued by the reporting agency stating that the person is making payments on the loan or satisfying the service requirements in accordance with an agreement approved by the reporting agency. If the person has continued to meet all other requirements for licensure during the period of suspension, reinstatement of the license shall be automatic upon receipt of the notice and payment of any reinstatement fee which the board may impose."

SECTION 13.

Said title is further amended in Code Section 43-3-27, relating to notification of conviction, time limit, and suspension of licenses regarding accountants, by revising subsection (b) as follows:

"(b) The board may not suspend the license of an individual who is a borrower in default under the Georgia Higher Education Loan Program as determined by the Georgia Higher Education Assistance Corporation or who has been certified by a federal agency and reported to the board any entity of the federal government for nonpayment or default or breach of a repayment or service obligation under any federal educational loan, loan repayment, or service conditional scholarship program. ~~Prior to the suspension, the licensee shall be entitled to notice of the board's intended action and opportunity to appear before the board. A suspension of a license under this Code section is not a contested case under Chapter 13 of Title 50, the 'Georgia Administrative Procedure Act.'~~ A license suspended under this Code section shall not be reinstated or reissued until the individual provides the board a written release issued by the reporting agency stating that the individual is making payments on the loan or satisfying the service requirements in accordance with an agreement approved by the reporting agency. If the individual has continued to meet all other requirements for licensure during the period of suspension, reinstatement of the license shall be automatic upon receipt of the notice and payment of any reinstatement fee which the board may impose."

SECTION 14.

Said title is further amended in Code Section 43-20A-16, relating to cause for disciplinary actions and disciplinary order a final order regarding licensed immigration assistance providers, by adding "or" at the end of paragraph (11) of subsection (a), by replacing "; or" with a period at the end of paragraph (12) of subsection (a), and by revising paragraph (13) of subsection (a) as follows:

~~"(13)(a.1) The Secretary of State shall not order the discipline, denial, suspension, or revocation of a license issued pursuant to this chapter for a person who has~~ Has been found by the Secretary of State pursuant to notice by the Georgia Higher Education Assistance Corporation ~~that the applicant for or holder of such license is to be~~ a borrower in default who is not in satisfactory repayment status as defined in Code Section 20-3-295. ~~Notwithstanding the provisions of Chapter 13 of Title 50, the hearings and appeals procedures provided in Code Section 20-3-295, where applicable, shall be the only such procedures required under this subsection."~~

SECTION 15.

Said title is further amended by revising Code Section 43-20A-17, relating to suspension of license for licensed immigration assistance providers for nonpayment, default, or breach of repayment or service obligation under certain educational loan or scholarship programs and terms of reinstatement, as follows:

~~"43-20A-17.~~

The Secretary of State shall not suspend a license issued pursuant to this chapter ~~if reported to the Secretary of State of a person~~ for nonpayment or default or breach of a repayment or service obligation under any federal educational loan, loan repayment, or service conditional scholarship program. ~~Prior to a suspension, the licensee shall be entitled to notice of the Secretary of State's intended action and opportunity to appear before the Secretary of State according to procedures set forth by the Secretary of State. A suspension of a license pursuant to this Code section shall not be a contested case under Chapter 13 of Title 50. A license suspended pursuant to this Code section shall not be reinstated or reissued until the person arranges for a written release to be issued by the reporting agency directly to the Secretary of State stating that the person is making payments on the loan or satisfying the service requirements in accordance with an agreement approved by the reporting agency. If such person has continued to meet all other requirements for licensure during the period of suspension, reinstatement of the license shall be automatic upon receipt of the notice and payment of any reinstatement fee which the Secretary of State may impose."~~

SECTION 16.

Said title is further amended in Code Section 43-34-8, relating to authority to refuse license, certificate, or permit or issue discipline for health professionals regulated by the Georgia Composite Medical Board, suspension, restoration, investigations, hearings on fitness, immunity, and publication of final disciplinary actions, by adding "or" at the end of paragraph (22) of subsection (a) and by revising paragraphs (23) and (24) of subsection (a) and subsection (b.1) as follows:

~~"(23) Failed to enter into satisfactory repayment status and is a borrower in default as defined by Code Section 20-3-295; it shall be incumbent upon the applicant, licensee, certificate holder, or permit holder to supply the notice of release to the board from the Georgia Higher Education Assistance Corporation indicating that the licensee, certificate holder, permit holder, or applicant has entered into satisfactory repayment status so that a license, certificate, or permit may be issued or granted if all other conditions for issuance of a license, certificate, or permit are met; or~~

~~(24) Except for practice settings identified in paragraph (7) of subsection (g) of Code Section 43-34-25 and arrangements approved by the board prior to July 1, 2009, as set forth in subsection (k) of Code Section 43-34-103, been a physician that has been or is employed by one the physician:~~

~~(A) Delegates medical acts to;~~

~~(B) Enters a protocol or job description with; or~~

~~(C) Is responsible for supervising."~~

~~"(b.1) The board shall not suspend the license, certificate, or permit of a person licensed by the board who is a borrower in default who is not in satisfactory repayment status under the Georgia Higher Education Loan Program as determined by the Georgia Higher Education Assistance Corporation or who has been certified by a federal agency and reported to the board any entity of the federal government for nonpayment or default or breach of a repayment or service obligation under any federal education loan, loan repayment, or service conditional scholarship program. Prior to the suspension, the licensee, certificate holder, or permit holder shall be entitled to notice of the board's intended action and opportunity to appear before the board according to procedures set forth in the board's rules and regulations. A suspension of a license, certificate, or permit under this subsection is not a contested case under Chapter 13 of Title 50, 'Georgia Administrative Procedure Act.' A license, certificate, or permit suspended under this Code section shall not be reinstated or reissued until the person provides the board a written release issued by the reporting agency stating that the person is making payments on the loan or satisfying the service requirements in accordance with an agreement approved by the reporting agency. If the person has continued to meet all other requirements for~~

415 issuance of a license, certificate, or permit during the period of suspension, reinstatement
416 of the license, certificate, or permit shall be automatic upon receipt of the notice and
417 payment of any reinstatement fee which the board may impose."

418 **SECTION 17.**

419 Said title is further amended in Code Section 43-39A-14, relating to required conduct of
420 applicants for real estate appraiser licenses, grounds for refusal of classification, imposition
421 of sanctions, and suspension or revocation of classification, by revising subsection (k) as
422 follows:

423 "(k) Where an applicant or licensee has been found to be a borrower in default who is not
424 in satisfactory repayment status ~~as provided in Code Section 20-3-295~~ under the Georgia
425 Higher Education Loan Program as determined by the Georgia Higher Education
426 Assistance Corporation or who has been certified by any entity of the federal government
427 for nonpayment or default or breach of a repayment or service obligation under any federal
428 educational loan, loan repayment, or service conditional scholarship program, such finding
429 shall not be sufficient grounds for refusal of a license or suspension of a license. For
430 ~~purposes of this subsection, the hearing and appeal procedures provided for in Code~~
431 ~~Section 20-3-295 shall be the only such procedures required under this article."~~

432 **SECTION 18.**

433 Said title is further amended in Code Section 43-40-15, relating to grant of licenses to real
434 estate brokers and salespersons, grounds for suspension or revocation of license, other
435 sanctions, surrender or lapse, and conviction, by revising subsection (l) as follows:

436 "(l) Where an applicant or licensee has been found to be a borrower in default who is not
437 in satisfactory repayment status ~~as provided in Code Section 20-3-295~~ under the Georgia
438 Higher Education Loan Program as determined by the Georgia Higher Education
439 Assistance Corporation or who has been certified by any entity of the federal government
440 for nonpayment or default or breach of a repayment or service obligation under any federal
441 educational loan, loan repayment, or service conditional scholarship program, such ~~status~~
442 finding shall not be sufficient grounds for refusal of a license or suspension of a license.
443 ~~In such cases, the hearing and appeal procedures provided for in Code Section 20-3-295~~
444 ~~shall be the only such procedures required under this chapter."~~

445 **SECTION 19.**

446 All laws and parts of laws in conflict with this Act are repealed.